

Certificate Number: 03088-PAM-DE-036177057

Bankruptcy Case Number: 16-03396



03088-PAM-DE-036177057

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on December 2, 2021, at 2:30 o'clock PM CST, Nicolas Toppi completed a course on personal financial management given by internet by Debt Education and Certification Foundation, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: December 2, 2021 By: /s/Selene Reyes

Name: Selene Reyes

Title: Counselor